UNITED STATES BANKRUPTCY COURT

DISTRICT OF IDAHO

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 13 OF THE BANKRUPTCY CODE,

MEETING OF CREDITORS, AND FIXING OF DATES W. (Corporation\Partnership @88)

Case Number: 99-20601 tlm Date Filed (or Converted): 5/25/99

IN RE(NAME OF DEBTOR)
Norman Kenneth Spencer, 518-42-3632, dba

NorBon's Copy Cabin Bonnie Jean Spencer, 518-40-3250

ADDRESS OF DEBTOR 1021 21st St Lewiston, ID 83501 913 Linden Ave Lewiston, ID 83501

NAME/ADDRESS OF ATTORNEY FOR DEBTOR Kenneth L Anderson Towne Square #330 504 Main St Lewiston, ID 83501

Telephone Number: (208) 743-9569
DATE/TIME/LOCATION OF MEETING OF CREDITORS
July 20, 1999 at 1:00 pm
US Courthouse
220 E 5th Fed Bldg
Moscow, ID 83843

NAME/ADDRESS OF TRUSTEE C Barry Zimmerman POB 1315 Coeur d'Alene, ID 83816-1315

Telephone Number: (208) 664-6100 DATE/TIME/LOCATION OF HEARING ON CONFIRMATION OF PLAN September 8, 1999 at 10:00 am US Courthouse 220 E 5th Fed Bldg Moscow, ID 83843

DEADLINE TO FILE A PROOF OF CLAIM: For Creditors Other Than Governmental Units: 10/18/99 For Governmental Units: 11/28/99

[X] The debtor has filed a plan [] A plan has not been filed as of this date

COMMENCEMENT OF CASE. An individual's debt adjustment case under chapter 13 of the Bankruptcy Code has been filed in this court by the debtor or debtors named above, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property and debts, are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. Some protection is also given to certain codebtors of consumer debts. If unauthorized actions are taken by a creditor against a debtor, or a protected codebtor, the court may punish that creditor. A creditor who is considering taking action against the debtor or the property of the debtor, or any codebtor, should review Sec. 362 and 1301 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above labeled "Date/Time/Location of Meeting of Creditors" for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to the creditors.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of claim forms are available in the clerk's office of any bankruptcy court.

ORIGINAL PROOF OF CLAIM and ATTACHMENTS ARE TO BE FILED IN DUPLICATE

PURPOSE OF A CHAPTER 13 FILING. Chapter 13 of the Bankruptcy Code is designed to enable a debtor to pay debts in full or in part over a period of time pursuant to a plan. A plan is not effective unless approved by the bankruptcy court at a confirmation hearing. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Bankruptcy Code.

For the Court: Cameron Burke
Clerk of the Bankruptcy Court

06/02/99 Date

FORM B9I 0002

